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|   | Document  | <u> </u>  |   |
|---|---|---|---|
| United  | States Bankruptcy Co  | ourt  |   |
|   | trict of Illinois Eastern   |   | Voluntary Petition  |
| Not the Hi Dis  | thet of initiols Lastern  | Division  |   |
| Name of Debtor (if individual, enter Last, First, Market Scarpetta, A   | ,   | Name of Joint Debtor (Spouse) (Last,  | First, Middle)  |
| All Other Names used by the Debtor in the last and trade names):  | 3 years; (include married, maiden   | All Other Names used by the Joint D maiden and trade names):  | ebtor in the last 8 years; (include married,  |
| Last four digits of Soc. Sec./Complete EIN or oth state all)  ***-**-2175   | er Tax I.D. No (if more than one,   | Last four digits of Soc. Sec./Complete state all  | EIN or other Tax I.D. No (if more than one,   |
| Street Address of Debtor (No. & Street, City, and 11414 Ashley Road Yorkville IL  |   | Street Address of Joint Debtor (No. &   | Street, City, and State):   |
| County of Residence or of the Principal Place of  | 60560 f Business:   | County of Residence or of the Princip   | al Place of Business:   |
| KENI  | DALL  |   |   |
| Mailing Address of Debtor (if different from stree  | et address)   | Mailing Address of Joint Debtor (if diff  | ferent from street address):  |
| Location of Principal Assets of Business Debtor   | (if different from street address above):   |   |   |
| Type of Debtor (Form of Organization) (Check one box)   | Nature of Business<br>(Check one box.)  | Chapter of Bankruptcy Code  | Under Which the Petition is Filed (Check one box)   |
| <ul> <li>Individual (includes Joint Debtors)</li> <li>□ Corporation (includes LLC &amp; LLP)</li> <li>See Exhibit D on page 2 of this form</li> <li>□ Partnership</li> </ul>    | Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker        | Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  | Chapter 15 Petition for Recognition of a Foreign Main Proceeding      Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding                             |
| Other (If debtor is not one of the above entities, check this box and state type of entity below.)  | Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.)                       | Nature  Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an                                      | e of Debts (Check one Box)  Debts are primarily business debts.   |
|   | Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | individual primarily for a<br>personal, family, or household<br>purpose."   |   |
| Filing Fee (Ch Filing Fee attached Filing Fee to be paid in installments (applica signed application for the court's consideration unable to pay fee except in installments. Ru | ble in individuals only). Must attach on certifying that the debtor is                                    | Check one box  Debtor is a small business debt  Debtor is not a small business of the check if:                                   | Chapter 11 Debtors  or as defined in 11 U.S.C. Sec 101(51D) debtor as defined in 11 U.S.C. Sec. 101(51D) ent liquidated debts (excluding debts owed to han 2 million. |
| Filing Fee wavier requested (applicable to c attach signed application for the court's constant.  |   | Check all applicable boxes:  A plan is being filed with this pe  Acceptances of the plan were s of creditors, in accoordance with | olicited prepetition from one of more classes   |
| Statistical/Administrative Information  |   | 2. 2. 2. More, in adoption with   | This space is for court use only  |
|   | perty is excluded and administrative expenses   | s paid, there will be no  |   |
| funds available for distribution to unsecured  Estimated Number of Creditors  | creators.   |   |   |
| 1- 50- 100- 2   | 200- 1,000- 5,001- 10,00<br>10,000 25,0   |   | Over 100,000  |
|   |   |   | Ш   |
| \$10,000 t \$100,000  |   | \$1 million to More the   | nan \$100 million   |
| Estimated Liabilities  \$0 to \$50,000 to \$100,000   |   | \$1 million to More t   | han \$100 million   |

|  | Document  | Page 2 of 39  |                               |  |  |
|--|---|---|-------------------------------|--|--|
| ті   | Voluntary Petition his page must be completed and filed in every case)  | Name of Debtor(s)   | arpetta, Alexandra Lee        |  |  |
|  | All Prior Bankruptcy Case Filed Within Last 8   | Years (if more than two, attach addi  | tional sheet)                 |  |  |
| Location Where Filed                       |   | Case Number:  | Date Filed:                   |  |  |
|  | Pending Bankruptcy Case Filed by any Spouse, Partner, or A  | ffilate of this Debtor (if more than o  | ne, attach additional sheet)  |  |  |
| Name of Debtor:                            |   | Case Number:  | Date Filed:                   |  |  |
| District:                                  |   | Relationship:   | Judge:                        |  |  |
| forms 10K an pursuant to S 1934 and is req | Exhibit A  ted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)  | Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). |                               |  |  |
|  |   | -   |                               |  |  |
|  |   | Alex Wilson   | Dated: 07/02/2007             |  |  |
| Yes, and No.                               | Exh  (To be completed by every individual debtor. If a joint petition is file completed and signed by the debtor is attached and made a part of this petition:  also completed and signed by the joint debtor is attached and made a part of this point petition: also completed and signed by the joint debtor is attached and made a part of this point petition: | <b>ibit D</b> ad, each spouse must complete and a petition.   |                               |  |  |
| _  | <del>-</del>  | ng the Debtor - Venue pplicable Box.)   | pote in this District for 190 |  |  |
|  | days immediately preceding the date of this petition or for a lor   |   |                               |  |  |
|  | There is a bankruptcy case concerning debtor's affiliate, gener   | al partner, or partnership pendin   | g in this District.           |  |  |
|  | Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.   | assets in the United States but is  | a defendant in an action      |  |  |
|  | Statement by a Debtor Who Resides   | s as a Tenant of Residen  | tial Property                 |  |  |
|  | Landlord has a judgment against the debtor for possession of following.)  | debtor's residence. (If box check   | ked, complete the             |  |  |
|  | (Name of landlord that obtained judgme  | ні)   |                               |  |  |
|  | (Address of Landlord)   |   |                               |  |  |
|  | Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and  |   |                               |  |  |
|  | Debtor has included in this petition the deposit with the court of period after the filing of the petition.   | f any rent that would become du   | e during the 30-day           |  |  |

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Scarpetta, Alexandra Lee

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a

I request relief in accordance with chapter 15 of title 11, United States Code.

of title 11 specified in this petition. A certified copy of the order granting

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

Certified copies of the documents required by 11 U.S.C. § 1515 are

foreign proceeding, and that I am authorized to file this petition

recognition of the foreign main proceeding is attached.

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

### /s/ Alexandra Lee Scarpetta

### Alexandra Lee Scarpetta

06/28/2007 Dated:

### << Sign & Date on Those Lines

### Signature of Attorney

### /s/ Alex Wilson

Signature of Attorney for Debtor(s)

### Alex Wilson

Printed Name of Attorney & Bar Number

Bar No: 6278725

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 07/02/2007

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta Debtor

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

|          |   | Alexandra Las Osamatta   | Here             |
|----------|---|--|------------------|
| Dated    | d: 06/28/2007   | /s/ Alexandra Lee Scarpetta  | Sign & Date      |
| I certif | y under penalty of perjury that   | the information provided above is true and correct.  |                  |
| d        | <ol><li>The United States trustee or balloes not apply in this district.</li></ol>  | nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C.  | § 109(h)         |
|          | Active military duty in a military  | y combat zone.   |                  |
|          | • •   | C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort,<br>in person, by telephone, or through the Internet.);   | , to             |
|          | of realizing and making rational decisions  | 6.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be in with respect to financial responsibilities.);   |                  |
| t.       | by a motion for determination by the court  |  |                  |
| t<br>C   | credit counseling briefing within the first 3<br>provided the briefing, together with a copy<br>deadline can be granted only for cause ar<br>period. Failure to fulfill these requirement | ons stated in your motion, it will send you an order approving your request. You must still to days after you file your bankruptcy case and promptly file a certificate from the agency they of any debt management plan developed through the agency. Any extension of the 30-d and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-d ts may result in dismissal of your case. If the court is not satisfied with your reasons for filic credit counseling briefing, your case may be dismissed. | nat<br>ay<br>day |
|          | days from the time I made my request, a   | counseling services from an approved agency but was unable to obtain the services during and the following exigent circumstances merit a temporary waiver of the credit counseling refugets be accompanied by a motion for determination by the court.] [Summarize exigent circumstances]  | equirement       |
|          | United States trustee or bankruptcy adm performing a related budget analysis, bu  | e filing of my bankruptcy case, I received a briefing from a credit counseling agency approvininistrator that outlined the opportunties for available credit counseling and assisted me in it I do not have a certificate from the agency describing the services provided to me. You rescribing the services provided to you and a copy of any debt repayment plan developed to bur bankruptcy case is filed.   | must file        |
|          | United States trustee or bankruptcy adm performing a related budget analysis, an  | e filing of my bankruptcy case, I received a briefing from a credit counseling agency approvinistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a connent plan developed through the agency.  | •                |

Alexandra Lee Scarpetta

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta Debtor

Bankruptcy Docket #:

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

| Date   | ed: 06/28/2007 Sign  | n & Date |
|--------|--|----------|
| l cert | tify under penalty of perjury that the information provided above is true and correct.   |          |
|        | 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.  |          |
| Ш      | Active military duty in a military combat zone.  |          |
|        | Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  |          |
|        | Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  |          |
|        | 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]   |          |
|        | If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. |          |
|        | 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]   |          |
|        | 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.   |          |
|        | 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.   |          |

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Alexandra Lee Scarpetta, Debtor | Bankruptcy Docket #: |
|---------------------------------|----------------------|
|---------------------------------|----------------------|

Attorney for Debtor: Alex Wilson

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

#### The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$1,600 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,600 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

The source of the compensation paid to me was:

| Debtor(s) | Other: (specify)  |
|-----------|-------------------|
| 20010.(0) | Othich. (specily) |

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Alex Wilson 07/02/2007 Dated:

> Attorney Name: Alex Wilson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 6278725

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

| Description and Location of Property                                      | Nature of<br>Debtor's Interest<br>in Property | Husband<br>Wife<br>Joint<br>Or<br>Community | Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption | Amount of<br>Secured Claim |  |  |
|---|---|---|--|----------------------------|--|--|
| [x] None  |   |   |  |                            |  |  |
| Total Market Value of Real Property (Report also on Summary of Schedules) |   |   |  |                            |  |  |



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property J  |  | Dobtor's Interest in |     |
|---|------------------|---|--|----------------------|-----|
| 01. Cash on Hand  | X                |   |  |                      |     |
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |                  | Checking account with Old Yorkville National Bank -   |  | \$                   | 300 |
| 03. Security Deposits with public utilities,  |                  | Acct#XXXX950  |  |                      |     |
| telephone companies, landlords and others.  | X                |   |  |                      |     |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  |                  |   |  |                      |     |
|   |                  | Household goods; TV, VCR, stereo, sofa, table, chairs, bed, microwave, pots/pans, dishes/flatware |  | \$                   | 700 |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |                  |   |  |                      |     |
|   |                  | Books, Compact Discs, Tapes/Records, Family Pictures  |  | \$                   | 50  |
| 06. Wearing Apparel   |                  | Necessary wearing apparel   |  | \$                   | 300 |
| 07. Furs and jewelry.   |                  | recossary wearing appearer  |  | <u> </u>             |     |
|   |                  | Earrings, watch, costume jewelry  |  | \$                   | 20  |
| 08. Firearms and sports, photographic, and other hobby equipment.   | X                |   |  |                      |     |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |                  | Term Life Insurance through employer - No Cash  |  | n                    | one |
|   |                  | Surrender Value.  |  |                      |     |
| 10. Annuities. Itemize and name each issuer.  | X                |   |  |                      |     |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

| SCHEDULE B - PERSONAL PROPERTY   |                  |                                      |             |  |
|--|------------------|--------------------------------------|-------------|--|
| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property | C<br>H<br>H | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |
| 11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).                        | X                |                                      |             |  |
| 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars   | X                |                                      |             |  |
| 13. Stocks and interests in incorporated and unincorporated businesses.  | X                |                                      |             |  |
| 14. Interest in partnerships or joint ventures. Itemize. Itemize.  | X                |                                      |             |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.  | X                |                                      |             |  |
| 16. Accounts receivable  | X                |                                      |             |  |
| 17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled   | X                |                                      |             |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.   | X                |                                      |             |  |
| 19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | X                |                                      |             |  |
| 20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                      |             |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                      |             |  |
| 22. Patents, copyrights and other intellectual property. Give particulars.   | X                |                                      |             |  |
| 23. Licenses, franchises and other general intangibles.  | X                |                                      |             |  |
| 24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | X                |                                      |             |  |
| DEC Booord # 200262  |                  |                                      | Form P4     | SB (10/05) Page 2 of 3   |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

| SCHEDULE B - PERSONAL PROPERTY                                       |             |  |  |                      |
|--|-------------|--|--|----------------------|
| Type of Property   | C<br>M<br>H | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or       |  |                      |
| 25. Autos, Truck, Trailers and other vehicles and accessories.       |             | Citizens Bank - 2002 GMC Envoy with 87k miles.<br>Harris Bank - 2002 Chrysler PT Cruiser with 55k miles. |  | \$ 9,850<br>\$ 6,925 |
| 26. Boats, motors and accessories.                                   | X           |  |  |                      |
| 27. Aircraft and accessories.  | X           |  |  |                      |
| 28. Office equipment, furnishings, and supplies.                     | X           |  |  |                      |
| 29. Machinery, fixtures, equipment, and supplie used in business.    | X           |  |  |                      |
| 30. Inventory  | Х           |  |  |                      |
| 31. Animals  | X           |  |  |                      |
| 32. Crops-Growing or Harvested. Give particulars.                    | X           |  |  |                      |
| 33. Farming equipment and implements.                                | Х           |  |  |                      |
| 34. Farm supplies, chemicals, and feed.                              | X           |  |  |                      |
| 35. Other personal property of any kind not already listed. Itemize. | X           |  |  |                      |
|  |             | Total (Report also on Summary of Schedules)  |  | \$18,145             |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alexandra Lee Scarpetta, Debtor
Attorney for Debtor: Alex Wilson

# SCHEDULE C - PROPERTY CLAIMED EXEMPT Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$125,000.

| Description of Property   | Specify Law Providing Each<br>Exemption | Value of<br>Claimed<br>Exemption | Current Value of<br>Property without<br>Deducting<br>Exemption |
|---|---|----------------------------------|--|
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |   |                                  |  |
| Checking account with Old Yorkville National Bank - Acct#XXXXX950   | 735 ILCS 5/12-1001(b)                   | \$ 300                           | \$ 300   |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  | u oo -uo uo uu v                        |                                  |  |
| Household goods; TV, VCR, stereo, sofa, table, chairs, bed, microwave, pots/pans, dishes/flatware   | 735 ILCS 5/12-1001(b)                   | \$ 700                           | \$ 700   |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |   |                                  |  |
| Books, Compact Discs, Tapes/Records, Family Pictures  | 735 ILCS 5/12-1001(a)                   | \$ 50                            | \$ 50  |
| 06. Wearing Apparel   | 705 11 00 5/40 4004/ ) / )              |                                  |  |
| Necessary wearing apparel   | 735 ILCS 5/12-1001(a),(e)               | \$ 300                           | \$ 300   |
| 07. Furs and jewelry.   | 705    00 5/40 4004/b)                  | <b>*</b> 00                      |  |
| Earrings, watch, costume jewelry  | 735 ILCS 5/12-1001(b)                   | \$ 20                            | \$ 20  |
| 25. Autos, Truck, Trailers and other vehicles and accessories.  | 735 ILCS 5/12-1001(c)                   | \$ 2,400                         | \$ 6,925   |
| Harris Bank - 2002 Chrysler PT Cruiser with 55k miles.  | 700 1200 0712-100 1(0)                  | Ψ 2,400                          | φ 0,520  |

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

|   | Creditor's Name and Mailing Address<br>Including Zip and Account Number<br>(See Instructions Above)     | Codebtor | A N H | * Date Claim was Incured<br>* Nature of Lien<br>*Value of Property Subject to Lien<br>*Description of Property   | Contingent | Unliquidated | Disputed | Amount of<br>Claim<br>Without<br>Deducting<br>Value of | Unsecured<br>Portion, If<br>Any |
|---|---|----------|-------|--|------------|--------------|----------|--|---------------------------------|
| 1 | Citizens Bank Attn: Bankruptcy Dept. One Citizens Drive Riverside RI 02915 Acct No.: 271-00002711060562 |          |       | Dates: 2005  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 9,850  Intention: Surrender  *Description: Citizens Bank - 2002 GMC Envoy with 87k miles.            |            |              |          | \$ 12,300  | \$ 2,450                        |
| 2 | Harris Bank Attn: Bankruptcy Dept. PO Box 5043 Rolling Meadows IL 60008 Acct No.: 000009901415630       |          |       | Dates: 09/2006  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 6,925  Intention: Surrender  *Description: Harris Bank - 2002 Chrysler PT Cruiser with 55k miles. |            |              |          | \$ 11,500  | \$ 4,575                        |

Total

\$ 23,800 \$7,025

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

|     | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.  |
|-----|--|
| TYP | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)  |
|     | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).   |
|     | Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).   |
|     | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
|     | Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).  |
|     | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).   |
|     | Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).   |
|     | Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
|     | Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).   |
|     | Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).  |

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta / Debtor

Attorney for Debtor: Alex Wilson

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

|   | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) | Codebtor | H M J C | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State |  | Unliquidated | Disputed | Amount of<br>Claim |
|---|---|----------|---------|--|--|--------------|----------|--------------------|
| 1 | APLM Limited Attn: Bankruptcy Dept. PO Box 8660 Crestwood MO 63126 Acct #: 036000063958         |          |         | Dates: 2005 Reason: Credit Extended to Debtor(s)   |  |              |          | \$ 200             |
| 2 | APLM, Ltd Attn: Bankruptcy Dept. PO BOX 8660 Crestwood MO 63126 Acct #: 036000063958            |          |         | Dates: 2006 Reason: Medical/Dental Services  |  |              |          | \$ 100             |

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In re

Alexandra Lee Scarpetta / Debtor

Attorney for Debtor: Alex Wilson

| SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS                                    |                  |          |             |  |  |  |          |                    |  |
|---|------------------|----------|-------------|--|--|--|----------|--------------------|--|
| Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) |                  | Codebtor | C<br>A<br>M | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State |  |  | Disputed | Amount of<br>Claim |  |
| 3 Bank of Am<br>Attn: Bankru<br>PO Box 151<br>Newark NJ (<br>Acct #: 430                        | iptcy Dept.<br>6 |          |             | Dates: 2003 Reason: Credit Card or Credit Use  |  |  |          | \$ 7,400           |  |

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

FIA Card Services Bankruptcy Department PO Box 15720

Wilmington DE 19850

| Beneficial National Bank Attn: Bankruptcy Dept. PO Box 15518 Wilmington DE 19850 Acct #: 169601-134075 | Dates: 2005 Reason: Credit Card or Credit Use | \$ 600 |
|--|---|--------|
| BP Citibank Attn: Bankruptcy Dept. PO Box 689014 Des Moines IA 50368 Acct #: 013002067047001           | Dates: 2004 Reason: Credit Card or Credit Use | \$ 400 |
| Chase Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850 Acct #: 422765100081                     | Dates: 2004 Reason: Credit Card or Credit Use | \$ 400 |

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In re

Alexandra Lee Scarpetta / Debtor

Attorney for Debtor: Alex Wilson

| SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS  |  |             |  |            |              |          |                    |  |  |
|---|--|-------------|--|------------|--------------|----------|--------------------|--|--|
| Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)     |  | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |  |  |
| 7 Commonwealth Edison Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook IL 60523 Acct #: 1056322 |  |             | Dates: 2006 Reason: Utility Bills/Cellular Service   |            |              |          | \$ 150             |  |  |

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

**Torres Credit Services** 

27 Fairview St. PO BOX 189 Carlisle PA 17015

| 8 Creditors Collection  Bankruptcy Department PO Box 63  Kankakee IL 60901  Acct #: 2196063         | Dates: 2006 Reason: Credit Card or Credit Use | \$ 250 |
|---|---|--------|
| Dreyer Medical Clinic Attn: Bankruptcy Dept. 1870 West Galena Blvd Aurora IL 60506 Acct #: 3G251238 | Dates: 2006 Reason: Medical/Dental Services   | \$ 300 |
| Attn: Bankruptcy Dept. 215 Stanford Pkwy Findlay OH 45840 Acct #: 338832175                         | Dates: 2006 Reason: Medical/Dental Services   | \$ 100 |
| Bankruptcy Department 185 Penny Ave. East Dundee IL 60118 Acct #: 66832                             | Dates: 2006 Reason: Medical/Dental Services   | \$ 100 |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta / Debtor

Attorney for Debtor: Alex Wilson

|    | SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS  |          |             |  |            |              |          |                    |
|----|---|----------|-------------|--|------------|--------------|----------|--------------------|
|    | Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)       | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
| 12 | Provena Health Attn: Bankruptcy Dept. 2870 Stower Ct North Liberty IA 52317 Acct #: V8744554          |          |             | Dates: 2006 Reason: Medical/Dental Services  |            |              |          | \$ 250             |
| 13 | Retail Services Attn: Bankruptcy Dept. PO Box 17298 Baltimore MD 21297 Acct #: 7021-2713-4075-0931    |          |             | Dates: 2005 Reason: Credit Card or Credit Use  |            |              |          | \$ 250             |
| 14 | Rush Copley Medical Center  Bankruptcy Department 2000 Ogden Avenue Aurora IL 60504  Acct #: 24594236 |          |             | Dates: 2006 Reason: Medical/Dental Services  |            |              |          | \$ 185             |
| 15 | Rush Copley Medical Center Bankruptcy Department 2000 Ogden Avenue Aurora IL 60504 Acct #: 24592404   |          |             | Dates: 2006 Reason: Medical/Dental Services  |            |              |          | \$ 150             |
| 16 | US Bank Bankruptcy Department PO Box 2407 Minneapolis MN 55402 Acct #: 448288068246484                |          |             | Dates: 2000 Reason: Credit Card or Credit Use  |            |              |          | \$ 13,400          |

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 24,235.00



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

| Name and Address of CoDebtor | Name and Address of the Creditor |
|------------------------------|----------------------------------|
| [x] None                     |                                  |
|                              |                                  |
|                              |                                  |



### Case 07-11998 Doc 1 Filed 07/05/07 Entered 07/05/07 17:09:39 Desc Main Document Page 20 of 39 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #:

Alexandra Lee Scarpetta / Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

| Debtor's Marital  | DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE  10 month old child, , , , |                   |  |  |  |  |  |  |  |
|-------------------|---|-------------------|--|--|--|--|--|--|--|
| Status: Single    |   |                   |  |  |  |  |  |  |  |
|                   | DEBTOR EMPLOYMENT   | SPOUSE EMPLOYMENT |  |  |  |  |  |  |  |
| Occupation:       | Office Assistant  |                   |  |  |  |  |  |  |  |
| Name of Employer: | William F Meyer Co Inc  |                   |  |  |  |  |  |  |  |
| Years Employed    | 3 years   |                   |  |  |  |  |  |  |  |
| Employer Address: | 1855 E. New York St   |                   |  |  |  |  |  |  |  |
| City, State, Zip  | Aurora, IL 60502  | ,                 |  |  |  |  |  |  |  |

| INCOME: (Estimate of average or projected monthly income at time case filed.)   | DEBTOR      | SPOUSE  |  |  |  |  |
|---|-------------|---------|--|--|--|--|
| 1. Monthly Gross Wages, Salary, and commissions   | \$ 2,320.96 | \$ 0.00 |  |  |  |  |
| (Prorate if not paid monthly.)  2. Estimated Monthly Overtime   | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 3. SUBTOTAL   | \$ 2,320.96 | \$ 0.00 |  |  |  |  |
| 4. LESS PAYROLL DEDUCTIONS  |             |         |  |  |  |  |
| a. Payroll Taxes and Social Security  | \$ 504.23   | \$ 0.00 |  |  |  |  |
| b. Insurance  | \$ 163.19   | \$ 0.00 |  |  |  |  |
| c. Union Dues   | \$ 0.00     | \$ 0.00 |  |  |  |  |
| d. Other (Specify)  Pension:  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| Voluntary 401 Contributions:  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| Child Support:  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| Life Insurance, Uniforrms, 401K:  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS   | \$ 667.42   | \$ 0.00 |  |  |  |  |
| 6. TOTAL NET MONTHLY TAKE HOME PAY  | \$ 1,653.54 | \$ 0.00 |  |  |  |  |
| 7. Regular income from operation of business or profession or farm  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 8. Income from real property  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 9. Interest and dividends   | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 11. Social Security or government assistance (specify)  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 12. Pension or retirement income  | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 13. Other monthly income (Specify:)   | \$ 0.00     | \$ 0.00 |  |  |  |  |
| Unemployment Income   | \$ 0.00     | \$ 0.00 |  |  |  |  |
| 14. SUBTOTAL OF LINES 7 THROUGH 13  |             |         |  |  |  |  |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  | \$ 1,653.54 | \$ 0.00 |  |  |  |  |
| 16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;   | \$ 1,653.54 |         |  |  |  |  |
| f there is only one debtor repeat total reported on line 15.)   | , , ,       |         |  |  |  |  |

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

# UNITED STATES BANKRUFT TO SCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Alexandra Lee Scarpetta / Debtor   |                        |                             | Bankru                   | uptcy Docket #:          |             |
|--|------------------------|-----------------------------|--------------------------|--------------------------|-------------|
| Attorney for Debtor: Alex Wilson   |                        |                             |                          |                          |             |
| SCHEDULE J - CUF   | RRENT E                | XPENSES OF I                | NDIVIDUAL                | DEBTOR(S)                |             |
| Complete this schedule by estimating the average payments made bi-weekly, quarterly, semi-annually, or a |                        |                             | btor's family at time ca | se filed. Prorate any    |             |
| Check box if joint petition is filed & debtor's spouse ma  | •                      | •                           | parate schedule of expe  | enditures labeled "Spous | e".         |
| Rent or home mortgage payment (include limited)  | ot rented for          | mobile home)                | ·                        |                          | \$ 400.00   |
|  | es [x] No              | b. Property insura          | ince included?           | [] Yes [x] No            | ψ 400.00    |
| Utilities: a. Electricity and Heating Fuel   |                        | , ,                         |                          |                          | \$ -        |
| b. Water and Sewer   |                        |                             |                          |                          | \$ -        |
| c. Telephone   |                        |                             |                          |                          | \$ 75.00    |
| d. Other Garbage, Internet   | t, Cable               |                             |                          |                          | \$ -        |
| 3. Home Maintenance (repairs and upkeep)   |                        |                             |                          |                          | \$ -        |
| 4. Food  |                        |                             |                          |                          | \$ 400.00   |
| 5. Clothing  |                        |                             |                          |                          | \$ 50.00    |
| 6. Laundry and Dry Cleaning  |                        |                             |                          |                          | \$ 30.00    |
| 7. Medical and Dental Expenses   |                        |                             |                          |                          | \$ 20.00    |
| 8. Transportation (not including car payments  |                        | Tolls/Parking, Fees/        | Licenses, Repair,        | Bus/Train                | \$ 280.00   |
| 9. Recreation, Clubs and Entertainment, New  | spapers, Ma            | gazines, etc.               |                          |                          | \$ 30.00    |
| 10. Charitable Contributions   | معاصنات                |                             |                          |                          | <u>\$ -</u> |
| 11. Insurance (not deducted from wages or inc<br>a. Homeowner's or Renter's                              | iuaea in nom           | ne mortgage payments        | 5)                       |                          | \$ -        |
| b. Life  |                        |                             |                          |                          | \$ -        |
| c. Health  |                        |                             |                          |                          | \$-         |
| d. Auto  |                        |                             |                          |                          | \$ 150.00   |
| e. Other   |                        |                             |                          |                          | \$-         |
| 12. Taxes (not deducted from wages or include  | ed in home m           | nortgage payments)          |                          |                          |             |
| (Specify) Federal or State Tax Repay   | ments, Real            | Estate Taxes                |                          |                          | <u>\$ -</u> |
| 13. Installment Payments: (In Chapter 11, 12,  | and 13 cases           | s, do not list payments     | to be included in        | plan)                    | \$150.00    |
| <ul><li>a. Auto</li><li>b. Reaffirmation Payments</li></ul>  |                        |                             |                          |                          | \$ -        |
| c. Other   |                        | \$-                         |                          |                          | \$-         |
| 14. Alimony, maintenance and support paid to   | others                 | <u> </u>                    |                          |                          | \$-         |
| 15. Payments for support of additional depend  | ents not livin         | g at your home              |                          |                          | \$-         |
| 16. Regular expenses from operation of business  |                        |                             | ailed statement)         |                          | \$ -        |
| , ,,   | er/Mags &<br>e/Banking | Tuition, Books & GLS Repay: | Childcare & Babysitting  | Pet<br>Care:             |             |
|  | 0.00                   | \$0.00                      | \$ -                     | \$ -                     | \$55.00     |
| 18. AVERAGE MONTHLY EXPENSES (Total line the Stastical of Summary of Certain Liabilities and Re          |                        | also on Summary of Sched    | ules and if applicable,  | on                       | \$ 1,640.00 |
| 19. Describe any increase/decrease in expend <i>None</i>   | itures anticip         | eated to occur within th    | e year following t       | he filing this docun     | nent:       |
| 20. STATEMENT OF MONTHLY NET INCOME  | : а.                   | Average monthly inco        | ome from Line 15         | of Schedule I            | \$ 1,653.54 |
|  | b.                     | Average monthly exp         | enses from Line 1        | 8 above                  | \$ 1,640.00 |
|  | C.                     | Monthly net income (a       | a. minus b.)             |                          | \$ 13.54    |
|  | d.                     | Total amount to be pa       | id into plan month       | ılv                      | \$ -        |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT  | SOURCE     |  |
|---|------------|--|
| 2007: \$1,073 monthly<br>2006: \$21,976<br>2005: \$24,570 | Employment |  |
| Spouse  |            |  |
|   |            |  |
|   |            |  |

### Document Page 23 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

# STATEMENT OF FINANCIAL AFFAIRS

| , , , ,   | the commencement of this case. Give parti<br>filing under chapter 12 or chapter 13 must s   |  |   |
|---|---|--|---|
| is filed, unless the spouses are separ  | rated and a joint petition is not filed.)   |  |   |
| AMOUNT  | SOURCE  |  |   |
| Spouse  |   |  |   |
| AMOUNT  | SOURCE  |  |   |
| 03. PAYMENTS TO CREDITORS:  Complete a. or b. as appropriate, and   | d c.  |  |   |
| a. INDIVIDUAL OR JOINT DEBTOR services, and other debts to any cred value of all property that constitutes of that were made to a creditor on accoan approved nonprofit budgeting and | c(S) WITH PRIMARILY CONSUMER DEBT:<br>litor made within 90 days immediately proce<br>or is affected by such transfer is not less tha<br>unt of a domestic support obligation or as p<br>creditor counseling agency. (Married debt<br>whether or not a joint petition is filed, unless | eeding the commencement of this case in \$600.00. Indicate with an asterisk (*) art of an alternative repayment schedulors filing under chapter 12 or chapter 13 | if the aggregate<br>any payments<br>e under a plan by<br>B must include |
| Name and Address of Creditor  | Dates of<br>Payments  | Amount<br>Paid   | Amount<br>Still Owing   |

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers Transfers Still Owing



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Alexandra | Lee S | carpetta, | Debtor |
|-----------|-------|-----------|--------|
|-----------|-------|-----------|--------|

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

| NONE |  |
|------|--|
|      |  |
| X    |  |
|      |  |

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of Address of of Assignment or Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

X

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift Description

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

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### Document Page 26 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

|   | STATEMENT OF F   | INANCIAL AFFAIRS   |  |
|---|--|--|--|
|   |  |  |  |
| 09. PAYMENTS RELATED TO DEBT CO   | DUNSELING OR BANKRUPTCY:   |  |  |
|   | er the bankruptcy law or preparation   | to any persons, including attorneys, for consunction of a petition in bankruptcy within one (1) year   |  |
| Name and<br>Address<br>of Payee   |  | Date of Payment,<br>Name of Payer if<br>Other Than Debtor  | Amount of Money or<br>Description and<br>Value of Property |
| Law Office of Peter Francis   |  |  | Payment/Value:<br>1,600.00                                 |
| Geraci<br>55 E. Monroe Street #3400   |  |  |  |
| Chicago, IL60603  |  |  |  |
|   | s, for consultation concerning debt  | List all payments made or property transferre consolidation, relief under the bankruptcy law ment of this case.                              | <u> </u>   |
| Name and  |  | Date of Payment,   | Amount of Money or   |
| Address<br>of Payee   |  | Name of Payer if<br>Other Than Debtor  | description and<br>Value of Property                       |
| ·   |  | 2006   | \$50.00  |
| MMI/CCCS<br>9009 W. Loop S.   |  |  |  |
| Houston, TX 77096   |  |  |  |
| Phone 866.983.2227  |  |  |  |
| 10. OTHER TRANSFERS   |  |  |  |
| transferred either absolutely or as securit   | y with two (2) years immediately pr<br>t include transfers by either or both | rse of the business or financial affairs of the deceding the commencement of this case. (Mesopouses whether or not a joint petition is filed | arried debtors   |
| Name and Address of   |  | Describe Property  |  |
| Transferee, Relationship to Debtor  | Date   | Transferred and Value Received   |  |
| to Design   | 8/2006   | 1993 Chevy Blazer  |  |
| Unknown   | 5,2000   | .ooo onory blazor  |  |
| 10b. List all property transferred by the detrust or similar device of which the debtor | ` ' '  | tely preceding the commencement of this cas  | se to a self-settled                                       |
| Name of   | Date(s)  | Amount and Date  |  |
| Trust or  | of   | of Sale or   |  |



| Name of      | Date(s)     | Amount and Date |
|--------------|-------------|-----------------|
| Trust or     | of          | of Sale or      |
| other Device | Transfer(s) | Closing         |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

NONE

### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

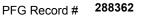
### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address

Description and Value of Property

Location of Property





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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

|                 | COF FINANCIA |           |
|-----------------|--------------|-----------|
| > I A I E M E N |              | I AFFAIRS |

### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Dates of Name Address Used Occupancy Same

305 E. Illinois Ave, Aurora IL 60502

From 03/2006 to 08/2006

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice Law

# Document Page 29 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Alexandra Lee Scarpetta, Debto | Alexandra | Lee Scarpetta | a, Debtor |
|--------------------------------|-----------|---------------|-----------|
|--------------------------------|-----------|---------------|-----------|

| Material. Indicate the governmental ι   | init to which the notice was sent and the da  | e to a governmental unit of a release of<br>te of the notice.   | Hazardous  |
|---|---|---|--|
| Site Name<br>and Address  | Name and Address<br>of Governmental Unit  | Date of Notice  | Environmental<br>Law   |
| <u>-</u>  | proceedings, including settlements or order name and address of the governmental uni  | <u>-</u>  | •  |
| Name and Address of   | Docket  | Status of   |  |
| Governmental Unit   | Number  | Disposition   |  |
|   |   |   |  |
| immediately preceding the commenc<br>within six (6) years immediately precedent<br>If the debtor is a partnership, list the<br>ending dates of all businesses in whi  | elf-employed in a trade, profession, or other<br>ement of this case, or in which the debtor of<br>eding the commencement of this case.  names, addresses, taxpayer identification in<br>the debtor was a partner or owned 5 per   | wned 5 percent or more of the voting or umbers, nature of the businesses, and   | r equity securities beginning and                                  |
| immediately preceding the commence within six (6) years immediately preceded in the debtor is a partnership, list the ending dates of all businesses in white (6) years immediately preceding the ending the debtor is a corporation, list the debtor is a corporation, list the debtor is a corporation.           | ement of this case, or in which the debtor of eding the commencement of this case.  names, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of this case.  names, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of the debtor was a partner or owned 5 per commencement. | wned 5 percent or more of the voting or<br>umbers, nature of the businesses, and<br>cent or more of the voting or equity sec<br>umbers, nature of the businesses, and   | beginning and urities, within six                                  |
| immediately preceding the commence within six (6) years immediately preceded in the debtor is a partnership, list the ending dates of all businesses in whice (6) years immediately preceding the ending dates of all businesses in whice ending dates of all businesses in whice                                   | ement of this case, or in which the debtor of eding the commencement of this case.  names, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of this case.  names, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of the debtor was a partner or owned 5 per commencement. | wned 5 percent or more of the voting or<br>umbers, nature of the businesses, and<br>cent or more of the voting or equity sec<br>umbers, nature of the businesses, and   | beginning and urities, within six                                  |
| immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in whice (6) years immediately preceding the ending dates of all businesses in whice ending dates of all businesses in whice (6) years immediately preceding the | ement of this case, or in which the debtor of eding the commencement of this case.  names, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of this case.  names, addresses, taxpayer identification in the debtor was a partner or owned 5 per commencement of the debtor was a partner or owned 5 per commencement. | wned 5 percent or more of the voting or<br>umbers, nature of the businesses, and<br>cent or more of the voting or equity sec<br>umbers, nature of the businesses, and<br>cent or more of the voting or equity sec | beginning and urities, within six beginning and urities within six |

# Document Page 30 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

| _   | STATEMENT OF F  | INANCIAL AFFAIRS   |
|---|---|--|
| has been, within six years immediately  | preceding the commencement of this ent of the voting or equity securities | pration or partnership and by any individual debtor who is or a case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time. |
| •   | he commencement of this case. A de  | only if the debtor is or has been in business, as defined above, ebtor who has not been in business within those six years   |
| 19. BOOKS, RECORDS AND FINANC   | IAL STATEMENTS:   |  |
| List all bookkeepers and accountants withe keeping of books of account and rec                | . , ,   | preceding the filing of this bankruptcy case kept or supervised  |
| Name<br>and Address   | Dates Services<br>Rendered  |  |
| 19b. List all firms or individuals who wit account and records, or prepared a fina            |   | ding the filing of this bankruptcy case have audited the books of  |
|   |   | Dates Services   |
| Name  | Address   | Rendered   |
| 19c. List all firms or individuals who at the of the debtor. If any of the books of according |   | s case were in possession of the books of account and records explain.   |
| Name  | Address   | _  |
|   |   |  |
| 19d. List all financial institutions, credito issued by the debtor within two (2) years       | •   | intile and trade agencies, to whom a financial statement was neement of this case.   |
|   | •   | •  |



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In re

Alexandra Lee Scarpetta, Debtor

|  | STATEMENT OF FIN   | IANCIAL AFFAIRS  |
|--|--|--|
| 20. INVENTORIES  |  |  |
| ist the dates of the last two inve<br>he dollar amount and basis of ea   |  | person who supervised the taking of each inventory, and  |
| Date<br>of   | Inventory  | Dollar Amount of Inventory (specify cost, market of other  |
| Inventory  | Supervisor   | basis)   |
| List the name and address of t   | he person having possession of the records of  | f each of the inventories reported in a., above.   |
| Date<br>of Inventory   | Name and Addresses of Custodian of Inventory Records   |  |
| 1. CURRENT PARTNERS, OF  | FICERS, DIRECTORS AND SHAREHOLDER  | S:   |
|  | FICERS, DIRECTORS AND SHAREHOLDER st nature and percentage of interest of each m  Nature  of Interest                                |  |
| n. If the debtor is a partnership, li  Name and Address  21b. If the debtor is a corporation   | st nature and percentage of interest of each m<br>Nature<br>of Interest  | Percentage of Interest  and each stockholder who directly or indirectly owns,  |
| n. If the debtor is a partnership, li  Name and Address  21b. If the debtor is a corporation   | st nature and percentage of interest of each m  Nature of Interest  In list all officers & directors of the corporation;             | Percentage of Interest  and each stockholder who directly or indirectly owns,  |
| Name and Address  21b. If the debtor is a corporation controls, or holds 5% or more of the and Address  Name and Address   | Nature of Interest  I, list all officers & directors of the corporation; the voting or equity securities of the corporation  Title   | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership |
| A. If the debtor is a partnership, li  Name and Address  21b. If the debtor is a corporation controls, or holds 5% or more of the sand Address  Name and Address | Nature Of Interest  In, list all officers & directors of the corporation; the voting or equity securities of the corporation.  Title | Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership |

### Document Page 32 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

|  | Alexandra | Lee | Scarpetta, | Debtor |
|--|-----------|-----|------------|--------|
|--|-----------|-----|------------|--------|

| STATEMENT OF FINANCIAL AFFAIRS  |   |  |
|---|---|--|
| _   |   |  |
| 2b. If the debtor is a corporation, nmediately preceding the common   | -   | with the corporation terminated within one (1) year  |
| Name<br>and Address   | Title   | Date of<br>Termination   |
|   |   |  |
| 3. WITHDRAWALS FROM A PA  | ARTNERSHIP OR DISTRIBUTION BY A COPO  | PRATION:   |
| •   | •   | edited or given to an insider, including compensation in an<br>iisite during one year immediately preceding the  |
| Name and Address of   | Date and  | Amount of Money or   |
| Recipient, Relationship to  | Purpose of  | Description and value of   |
| Debtor  | Withdrawal  | Property   |
|   |   |  |
|   |   |  |
| 4. TAX CONSOLIDATION GRO  | UP:   |  |
| the debtor is a corporation, list to the debtor is a corporation and the debtor tax purposes of which the debtor is a corporation. | the name and federal taxpayer identification nu   | mber of the parent corporation of any consolidated group  6) years immediately preceding the commencement of the |
| the debtor is a corporation, list to  | the name and federal taxpayer identification nu   |  |
| the debtor is a corporation, list to the debtor is a corporation, list to the debtor tax purposes of which the debtor tax purposes.   | the name and federal taxpayer identification nu<br>tor has been a member at any time within six (<br>Taxpayer                                 |  |
| the debtor is a corporation, list to tax purposes of which the debtase.   | the name and federal taxpayer identification nu<br>otor has been a member at any time within six (  |  |
| f the debtor is a corporation, list to tax purposes of which the debtase.  Name of  | the name and federal taxpayer identification nu<br>tor has been a member at any time within six (<br>Taxpayer                                 |  |
| the debtor is a corporation, list to tax purposes of which the debtase.  Name of Parent Corporation   | the name and federal taxpayer identification nu<br>tor has been a member at any time within six (<br>Taxpayer                                 |  |
| the debtor is a corporation, list to tax purposes of which the debtase.  Name of Parent Corporation  5. PENSION FUNDS:  | the name and federal taxpayer identification nu<br>stor has been a member at any time within six (<br>Taxpayer<br>Identification Number (EIN) |  |
| or tax purposes of which the debrase.  Name of Parent Corporation  25. PENSION FUNDS:   | the name and federal taxpayer identification nu<br>stor has been a member at any time within six (<br>Taxpayer<br>Identification Number (EIN) | number of any pension fund to which the debtor, as an  |



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/28/2007 /s/ Alexandra Lee Scarpetta

Alexandra Lee Scarpetta

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta / Debtor

Attorney for Debtor: Alex Wilson

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

Creditor's Name

Intention

### PROPERTY TO BE RETAINED

[x] None

### PROPERTY TO BE SURRENDERED

Citizens Bank - 2002 GMC Envoy with 87k miles.

Citizens Bank

Surrender

Attn: Bankruptcy Dept. One Citizens Drive Riverside RI 02915

Harris Bank - 2002 Chrysler PT Cruiser with 55k miles.

<u> Harris Bank</u>

Surrender

Attn: Bankruptcy Dept. PO Box 5043

Rolling Meadows IL 60008

**Retail Services** 

Surrender

Attn: Bankruptcy Dept. PO Box 17298 Baltimore MD 21297

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

### I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/28/2007

/s/ Alexandra Lee Scarpetta

X Date & Sign

Alexandra Lee Scarpetta

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta, Debtor

Attorney for Debtor: Alex Wilson

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

|  | AMOUNTS SCHEDULED    |       |                               |                             |         |
|--|----------------------|-------|-------------------------------|-----------------------------|---------|
| Name of Schedule   | Attached<br>YES   NO | Pages | Assets                        | Liabilities                 | Other   |
| SCHEDULE A - Real Property                                     | Yes                  | 1     | \$-                           | \$-                         | \$-     |
| SCHEDULE B - Personal Property                                 | Yes                  | 3     | \$18,145                      | \$-                         | \$-     |
| SCHEDULE C - Property Claimed as Exempt                        | Yes                  | 1+    | \$-                           | \$-                         | \$-     |
| SCHEDULE D - Creditors Holding Secured Claims                  | Yes                  | 1+    | \$-                           | \$23,800                    | \$-     |
| SCHEDULE E - Creditors Holding<br>Unsecured Priority Claims    | Yes                  | 2     | \$-                           | \$-                         | \$-     |
| SCHEDULE F - Creditors Holding<br>Unsecured Nonpriority Claims | Yes                  | 1+    | \$-                           | \$24,235                    | \$-     |
| SCHEDULE G - Executory Contracts and Unexpired Leases          | Yes                  | 1     | \$-                           | \$-                         | \$-     |
| SCHEDULE H - CoDebtors   | Yes                  | 1     | \$-                           | \$-                         | \$-     |
| SCHEDULE I - Current Income of Individual Debtor(s)            | Yes                  | 1     | \$-                           | \$-                         | \$1,654 |
| SCHEDULE J - Current Expenditures of Individual Debtor(s)      | Yes                  | 1     | \$-                           | \$-                         | \$1,640 |
| TOTALS   |                      |       | <b>\$ 18,145</b> TOTAL ASSETS | \$ 48,035 TOTAL LIABILITIES |         |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alexandra Lee Scarpetta / Debtor

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

| Type of Liability  | Amount |
|--|--------|
| Domestic Support Obligations (From Schedule E)   | \$ 0   |
| Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)                         | \$ 0   |
| Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)                 | \$ 0   |
| Student Loan Obligations (From Schedule F)   | \$ 0   |
| Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E). | \$ 0   |
| Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)           | \$ 0   |
| TOTAL  | \$ 0   |

### State the following:

| Average Income (from Schedule I, Line 16)  | \$ 1,653.54 |
|--|-------------|
| Average Expenses (from Schedule J, Line 18)  | \$ 1,640.00 |
| Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20) | \$ 2,320.95 |

### State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |         | \$ 7,025.00  |
|--|---------|--------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$ 0.00 |              |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column |         | \$0          |
| 4. Total from Schedule F   |         | \$ 24,235.00 |
| 5. Total of non-priority unsecured debt (sum of 1,3 and 4)                 |         | \$ 31,260.00 |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta Debtor

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/28/2007 /s/ Alexandra Lee Scarpetta

X Date & Sign

Alexandra Lee Scarpetta

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Alexandra Lee Scarpetta / Debtor |  |
|----------------------------------|--|
| Attorney for Debtor: Alex Wilson |  |

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

06/28/2007 Dated:

/s/ Alexandra Lee Scarpetta

Alexandra Lee Scarpetta

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITED STATES BANKRUPTO \$9COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexandra Lee Scarpetta Debtor

Attorney for Debtor: Alex Wilson

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 06/28/2007

/s/ Alexandra Lee Scarpetta

Alexandra Lee Scarpetta

X Date & Sign

Dated: 07/02/2007 /s/ Alex Wilson

Attorney: Alex Wilson Bar No: 6278725